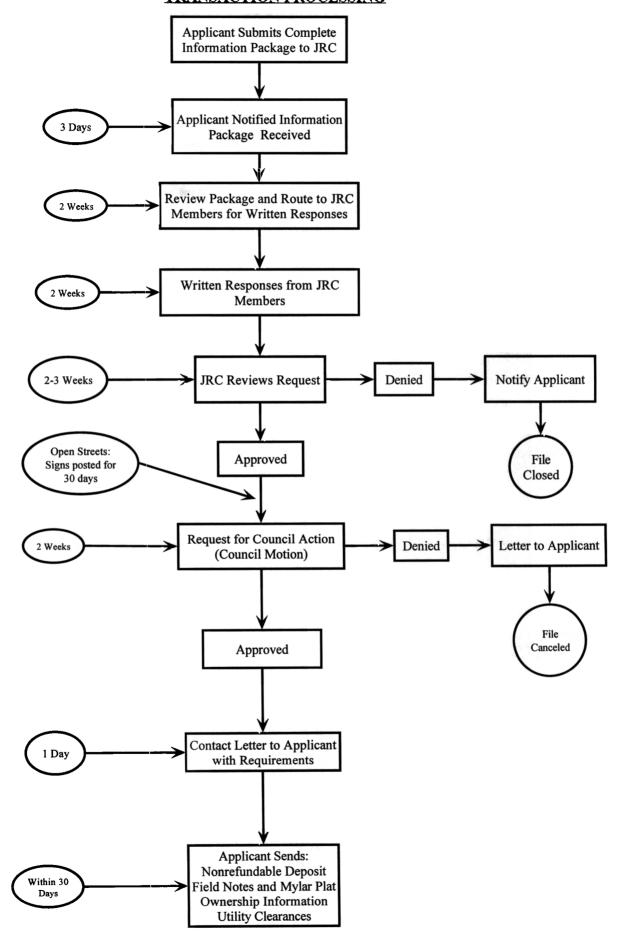
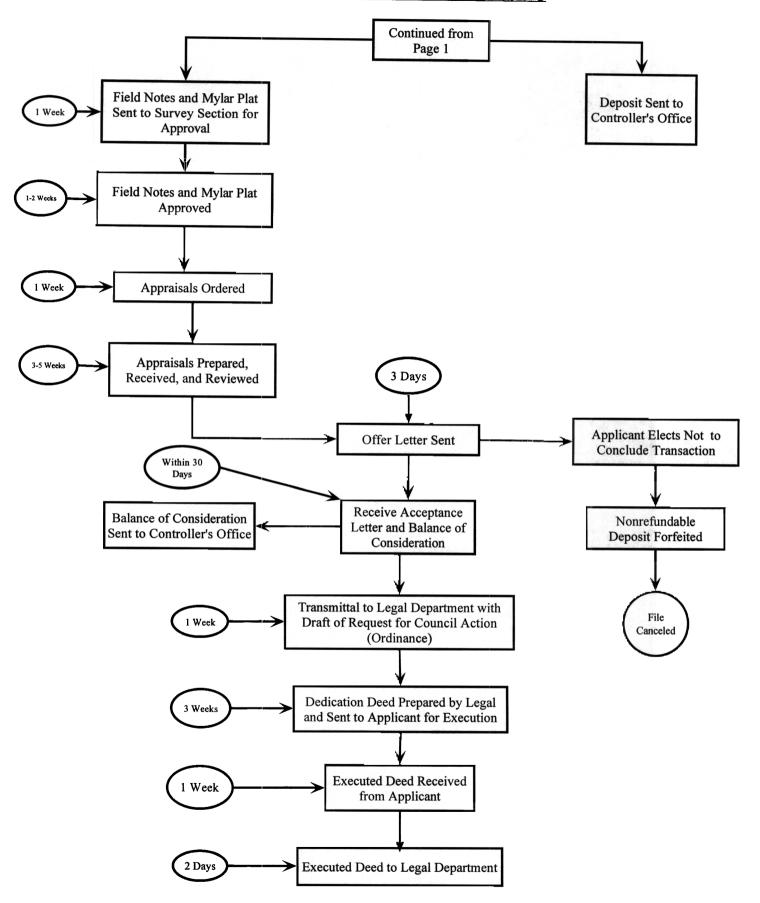
JOINT REFERRAL COMMITTEE TRANSACTION PROCESSING



Page 1

JOINT REFERRAL COMMITTEE TRANSACTION PROCESSING



Page 2

JOINT REFERRAL COMMITTEE TRANSACTION PROCESSING

